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The Comparison of Entrepreneurial Competency in Woman Micro-, Small-, and Medium-scale Entrepreneurs

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Abstract

Women entrepreneurs in Indonesia play an important role in running of micro-, small-, and medium-scale enterprises. They have a large role as a driving force to the Indonesian economy in general and especially for improving the welfare of the family. This research aims at seeing comparison of entrepreneurial competencies in woman entrepreneurs as a series of the major characteristics and skills owned in order to become a successful micro-, small- and medium scale entrepreneurs. This research is designed as a survey that is the type of field studies using the instrument such as questionnaires. The data is analyzed using Non-parametric Statistic Method, that is the Mann-Whitney U-Test. The result of the research provides a description that major characteristics owned by women entrepreneurs cover need of achievement, endurance, and market awareness. Based on the differences in business scale, there are significant characteristic differences in durability ($\alpha < 0,01$), need of achievement, social orientation, and risk-taking tendencies ($\alpha < 0,05$). Comparison based on education level only affects need of autonomy ($\alpha < 0,05$) and the difference lies in the durability of woman entrepreneurs who have a number of different employees ($\alpha < 0,05$).

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Keywords: woman entrepreneur; micro-small-and medium-enterprises; entrepreneurial characteristic

1. Introduction

Viewed from the Indonesian economy structure's standpoint, the data shows that Micro-, Small- and Medium-Scale Businesses are dominant in the number of business unit side, which constitutes 99.99 percent, absorbing 97.31 percent of manpower. Of the total amount of such Micro-, Small- and Medium-Scale Businesses ("UMKM") occurring in Indonesia, 60% has been managed by woman entrepreneurs (Ministry of Cooperative & Micro- and Small- and Medium-Scale Businesses/"UMKM", 2011). Based on the above

data, it can be said that woman entrepreneurs play the very important role in the national economy.

The facts exhibit that the businesses carried out by women constitute the businesses categorized as “subsistence”, meaning that the businesses do produce results, with more of them are consumed daily. Women do business as their “last choice” among the existing limited alternatives. In this case, the business is meant not as a means of exploration of human entrepreneurship instinct, instead, it is done because there are not any other choices, and if they do no businesses (or not working), their family life and she herself would be in jeopardy (Firdaus and Dewayanti, 2008).

Specific attention and regard paid to the success or contribution of the woman entrepreneurs to the national economy is not optimal yet. It is very fact that has made the existence of the woman micro-, small- and medium scale entrepreneurs become invisible. In fact, it is undeniable that the independent enterprise and business conducted by women significantly become the primary income recourses, and the same even lend themselves to the greatest contribution to the existence of their families.

Seeing the great role of the woman entrepreneurs in the Indonesian economy, in general, and, particularly, their great role in the improvement of the family welfare, this research studies the involvement of the women in business area viewed in their entrepreneurship context. Considering that becoming an entrepreneur does require competence that includes motives, traits, values, knowledge, and specific skill in order to be capable of making success as an entrepreneur (Spencer & Spencer 1993). The research conducted by Ministry of Cooperative & Small- and Middle-Scale Businesses/”UKM” (2006) in a number of regions in Indonesia, on woman entrepreneurs show that one of the factors that have caused the women to fail as business entrepreneurs were less willingness to take the risks and less professional.

Research on woman entrepreneurs in some countries proven that woman entrepreneurs need orientation to a sets of entrepreneurial competencies that contribute to their businesses (Izquierdo, Deschoolmeester & Salazar, 2005), so in Brazil (Nassif et al, 2012). Malaysian women entrepreneurs need to have an acute understanding of the entrepreneurial orientation in order for them to succeed in their ventures (Wendy Ming-Yen and Siong-Choy (2007).

The important role played by woman entrepreneurs for the Indonesian economy, in particular, and for the sake of their family’s prosperity, demands the better entrepreneurial competency of the women in managing their businesses successfully. A number of researches have been conducted in order to identify entrepreneurial characteristics, including that of woman entrepreneurs both within Indonesia as well as in other nations. However, there are still less researches that have been done at finding out the characteristic of entrepreneurship in the form of entrepreneurial competency and the possible factors that might influence the characteristic. Are the entrepreneurial competencies possessed by these woman entrepreneurs affected by certain factors, such as the level of their education, business experience, type of business, business turnover (omzet), or the number of employees? Therefore, the problems to be discussed in this research are: (1) How is the description of entrepreneurial competencies in women micro-, small-, and medium-scale entrepreneurs, and (2) Is there any difference of entrepreneurial competencies in women entrepreneurs who manage micro-, small- and medium scale businesses?

The results of this research being conducted is expected to produce the followings: (1) To produce description on entrepreneurial competencies in women micro-, small-, and medium entrepreneurs, and (2) To find out the possibility of the existing difference in

entrepreneurial competencies on women entrepreneurs who manage micro-, small-, and medium-scale businesses.

2. Entrepreneurial Competency

To be a successful entrepreneur, one needs to understand the characteristics and capabilities of him/her, so as to be capable of doing self reflection of potential entrepreneurial competency he / she owns. In particular, when considering the definition of entrepreneurship given by Timmons (in Driessen & Zwart, 1999), saying that “the ability to make the endeavor's founder team that can be made complete with the skills and talent that has possess.” This information is beneficial for judging the strength of characteristic and skill competency being owned at the time of deciding whether to begin a business or not. It also requires determining founding team business who has characteristics and skill complementary one another.

Driessen & Swartz (1999) have conducted researches in order to develop entrepreneur's scan, to measure characteristic and entrepreneurs' natures. First, a standard measuring tool was made to see the standard profile of entrepreneur in various business fields. This standard measuring tool was made to be a comparing means to see the characteristic profile and the entrepreneur's natures that newly start his/her business. The result of the research conducted in Netherland showed that the greatest difference between the average profiles and the standard ones is the need of autonomy and market awareness. In case of endurance, the both profiles are very close to each other.

2.1. Competence Theory

Mansfield defines competence as “a certain characteristic existing in someone for producing effective or superior performance” (in Gilley, 2009). Another definition says that competence as “characteristics – knowledge, skill, mind-set, pattern of thinking – which, at the time of being used, either respectively or in various combinations, produce successful performance” (Armstrong, 2006).

Spencer and Spencer (1993) define competence as basic character of someone that causes him/her to capable of showing effective of superior performance in doing a job or character that provides contribution to outstanding performance in some work. This means that competence constitutes basic factors possessed by a person with superior performance (achieving outstandingly) which makes it different from average performance (achieving averagely or very ordinarily). Competence has a further comprehensive coverage that consists of skill, motive, nature, self-image, social role, and knowledge.

The five fundamental characteristics as have been disclosed by competence experts who joined the Hay-McBer (pioneered by McClelland, Boyatzis, Spencer & Spencer) are as follows (Spencer & Spencer, 1993):

- Motives: something that is consistently thought or desired by someone that causes the emergence of an action.
- Traits: physical characteristic or habit of someone in responding a situation or a certain information, for example: self-confidence, self-control, stress-resistance, hardiness.
- Self-concept: is attitude and values sthat omeone owns. How a value is that someone owns, What is interesting for him/her to do something?
- Knowledge: information that someone owns in a certain field. Very often, knowledge constitutes a complex competence and difficult to be measured.

- Skills: ability to do physical and mental activity. Mental and cognitive skill competence includes analytical thinking (knowledge and data processing, cause and effect analysis, data organizing and planning) and conceptually thinking (recognizing the complex data patterns).

Knowledge and skills constitute a part of hard competency, namely the competence that tends to be more visible and is easily seen in someone and is relatively easier to be developed. Different from self-concept, traits, and motives that belong to soft competency, that is the competence with more hidden natures, deeper and that becomes the core personality of someone, thus relatively more difficult to be valued and developed.

The McBer's set of competence (Fletcher, 2005), which constitutes a program of competence obtained from the *American Management Association*, Consisting of five clusters personal characteristics that should be owned, which includes :

- Objective and action group : relating to initiative, image, problem solving skill and manager's goal orientation; consisting of characters of efficiency orientation, pro-activity, concerned with impact, and usage of concept diagnosis.
- The group of directs and leads subordinates : it covers the manager's freedom of expression, both in providing direction and orders, as well as providing feedback in order to help develop the subordinates; consisting of using power unilaterally, developing other people, and spontaneity.
- Human resources group : manager who has positive expectations to other people, having realistic views concerning themselves, developing network and coalition with other persons in order to complete task and develop cooperation and pride in work and group; consisting of accurate self-assessment, self-control, stamina and adaptability, perception objectivity, positive consideration, managing group process, and the use of power that has been socialized.
- Leadership group: representing the manager's ability and competence to handle primary issue, the pattern or targets in organization, then carry out by himself/herself and communicate the same powerfully; consisting of self confidence, self conceptualization, logical thinking, and verbal presentation usage.

2.2. *Entrepreneurial Competency for Successful Entrepreneur*

The entrepreneurial competence being employed as an instrument in this research has been the entrepreneur competence which has been developed by Driessen (2005). This entrepreneur competence consists of characteristic and skill for becoming a successful entrepreneur. The successful entrepreneur is seen from the need of achievement, need of autonomy, need of power, social orientation, self efficacy, endurance, and risk taking propensity. The skill to be had for becoming a successful entrepreneur is market awareness, creativity, and flexibility.

These ten entrepreneurial competency dimensions will be made clear as follows (Oosterbeek, van Praag, M & Ijsselstein, 2008) : (1) *need for achievement*. Successful entrepreneurs score high on need for achievement by striving for performance adequately and competing, if necessary. They build their company with their professional goals in mind. They set high target levels and put in much effort to reach them. (2) *Need for autonomy* is often the (sub)conscious reason for being an entrepreneurs. Successful entrepreneurs score high on this competency that reflects independent decision making, the ability to resolve their problems and to bring activities to a successful end on their own. (3) The *need for power* is the need to have control over others, to influence their behavior. Successful entrepreneurs score high on this competency indicating that they know what they want and how to influence others to achieve their own goals. (4) *Social orientation* reflects the

understanding (of successful entrepreneurs) that connections with others are required to realize their ideas. They make these connections easily and are driven by professional considerations in their social activities. They set their social needs aside and focus on their business. (5) *Self efficacy* reflects the belief in one's own ability, i.e., self-confidence. Successful entrepreneurs are usually convinced that they can bring every activity to a successful end. Also, they feel that they can control their own success, which does not depend on others. (6) Successful entrepreneurs have a high degree of *endurance*. It involves the ability to continue willfully, in spite of setbacks or objections. (7) *Risk taking propensity* in the Escan reflects both the ability to deal with uncertainty and the willingness of risking to take a loss. These are important competencies for successful entrepreneurs.

(8) *Market awareness* is the ability to sympathize with the needs of (potential) clients and to link these to one's own business. Successful entrepreneurs appeal to the specific needs of a clearly defined target group of customers and have the ability to anticipate changes in the market based on their awareness of the needs and wants of customers and the (planned) activities of competitors. (9) *Creativity* is the ability to adopt views from different perspectives and to see and try new possibilities based on open observations of (changes in) the environment. Moreover, creativity reflects the capability to turn problems into new opportunities. It is an important ingredient for successful entrepreneurship. (10) *Flexibility*, finally, is based on a measure of the ability to adapt. Successful entrepreneurs react to changes they observe in their environment, such as new needs of clients or new competitors in their market.

2.3. *Research on Woman Entrepreneurs*

The Ministry of Micro-, Small- and Medium-Scale Businesses ("UMKM") (2006) conducted a research on the competence and the participation of women in developing such "UMKM" within the Regions of West Sumatera, West Java, East Java, South Sulawesi, and of West Kalimantan. In that research, as small-scale entrepreneur, women are much engaged in trading business, food and beverage industry, garments, beauty salon and at the same time producing the accessories, handicraft of "lontar" palm and glass, and ceramic. The result of this research shows that women as business practitioners have a number of advantages such as endurance (54,4%), being responsible (34.38 %), scrupulous or careful (34.38 %). They also have diligently, patiently and honestly with a percentage of each 21.88 %; also creative and desiring to be a go-ahead people (respectively 18.75%). These are the dominant factors that cause women to be successful as business practitioners. On the contrary, they have weakness in running their business. Among others, they have lack of family support (37.5 % of the total number of the samples), lacking support from the local government (28.12%), double role (21.88 %), do not dare to take risks (15,62%) and consumptive (15.62%), less professional (12.5%), all are the factors that have caused women to fail as business operators.

The research conducted on women engaged in small- and medium-scale businesses in the town of Padang showed that women competence in the area of business, have advantages or big pluses such as endurance and perseverance; scrupulous and careful; preserved; patient, honest, reliable, high responsibility, strong will, high spirited, discipline. Accordingly, most women are successful in the areas of finance, handicraft, processing industry. This is also visibly showed by the results of the present research, where almost all the business activities are reasonably successful (Febriani, 2012).

Researches on woman entrepreneurs have also come in for much attention and interest of a number of researchers in several nations. One of them has been the one that conducted by Izquierdo, Deschoolmeester & Salazar (2005) that identified the most relevant entrepreneurial competencies from entrepreneurs and scholars' perspective. Results indicate

that the most competencies for entrepreneurship are identifying business opportunities, evaluating business opportunities, decision making, networking, identifying and solving problems, oral communication abilities, and innovation thinking. Wendy Ming-Yen and Siong-Choy (2007) also have done the survey to identify a comprehensive list of factors influencing the performance of Malaysian women entrepreneurs. The survey showed that the Malaysian women entrepreneurs need to have an acute understanding of the entrepreneurial orientation in order for them to succeed in their ventures. These orientations, including confidence, courage, strong will power, risk taking, creativity and innovativeness.

Ekpe (2011) has did the study is to examine the characteristics that are considered essential for the success of entrepreneurial activity in an economy on Nigerian women entrepreneurs. The results of the study concluded that women entrepreneurs in Nigeria possess the necessary characteristics for entrepreneurial success. The study of barriers to entrepreneurship in men and women living in Golestan Province, Iran has done by Goji and Rahimian (2011). The results indicated that there is a significant difference between individual and environmental barriers in men and women and that financial, marketing, scientific and legal constraint have had greater impact than socio-cultural, family and physical factors in both groups.

The study about the entrepreneurial competencies that characterize women in the Southeast region of Brazil has done by Nassif et al (2012). The results reveal that female entrepreneurs have a perception of their potentialities, limitations, desires and concerns within a scope of cognitive and affective competencies. They recognize the importance of developing perception of opportunity, business and applying leadership competencies. Interpersonal skills, commitment and social perception are sets of entrepreneurial competencies that contribute to their businesses.

3. Research Method

3.1. Research Design

This research constitutes a survey by using the instruments in the form of questionnaires and measurement with ordinal scale. This research is designed as a survey which is a field study. Designed as a field study because in this research neither manipulation nor treatment is conducted upon independent variables, instead it has made measurements on the variables to be tested.

The research respondents were women entrepreneurs who have business with micro-, small-, or medium-scales located around DKI Jakarta, Tangerang and Bekasi. The total number of the respondents qualified for the analysis was 42. The business criteria were based on:

- Law No. 20 year 2008, governing Micro-, Small- and Medium-Scale Businesses (“UMKM”), the criteria of which are:
 - Micro Business: Asset max. 50 millions rupiahs and turnover max. 300 million rupiahs.
 - Small Business: Asset > 50 – 500 million rupiahs and turnover > 300 million – 2,5 billion rupiahs.
 - Medium Business: Asset > 500 million – 10 billion rupiahs and turnover > 2,5 – 50 billion rupiahs.
- The Central Bureau of Statistics, concerned with the amount of manpower (workers):
 - Micro Business (household) : 1 – 5 workers.
 - Small Business: 6 – 19 workers.
 - Medium Business: 20 – 99 workers.

The sampling technique in use is “non probability sampling”, which uses purposive sampling.

3.2. *Research Instrument*

In order to trace the entrepreneurial competence in the woman entrepreneurs using a questionnaire adapted from an instrument which is developed by Driessen (2005). The instrument has been developed for detecting the characteristics and skill possessed by someone for becoming a successful entrepreneur. As comparable data on the issue, the followings have been employed: (1) the level of education; (2) experience in managing business (the age of the business); (3) type of business; (4) business scales based on the turnover (sales volume) annually; (5) and the number of the employees in employment.

The instrument consists of two components, namely entrepreneur characteristic and skill in running business. The characteristic of the successful entrepreneur consists of construct with competency component, as follows: (1) need of achievement; (2) need of autonomy; (3) need of power; (4) social orientation; (5) self efficacy; (6) endurance; and (7) risk taking propensity. The skill should be possessed in order to become successful entrepreneur, and the components of which include: (1) market awareness; (2) creativity; and (3) flexibility. The measurement uses Likert Scale with 7 respond points, beginning from “very much agree” up to “very much disagree”

3.3. *Validity and Reliability Test*

Prior to conduct the research, research instrument testing should be done, namely validity and reliability test. The reliability test is conducted based on the internal consistency of the measurement scale by using Cronbach Alpha (α) technique. Meanwhile, the validity test is conducted by using Item Total Correlation Technique (Anastasia & Urbina, 1997).

Table 1. Research Instrument's Validity and Reliability Tests

Component Competence	Reliability (α)	Σ Item Valid
Need of achievement	0,814	9
Need of outonomy	0,714	8
Need of power	0,676	9
Social orientation	0,774	10
Self efficacy	0,696	8
Endurance	0,766	9
Risk taking propensity	0,760	4
Market awareness	0,703	8
Creativity	0,741	9
Flexibility	0,621	6
Entrepreneurial Competencies	0,944	80

Table 1 shows the test results of the instrument's reliability on the entrepreneurial competence, that is reliable, with Crobach Alpha value 0.944. The ten entrepreneurial competency instrument components also show reliable results, with a range of $0.621 \leq \alpha. \leq 0.814$. The result of the validity test against the questionnaire statement items on each component shows a number of invalid statement items, which cause these statement items to

be unused in the questionnaire. The composition of the valid questionnaire items are visible on the total number of the item valid on Table 1.

3.4. Data Analysis

To get a picture of the entrepreneurial competency on women entrepreneurs a descriptive analysis was done by using percentage and average scores. The comparison of the entrepreneurial competency of the comparable factors used nonparametric statistic analysis method for unrelated sample of scores, namely Mann-Whitney U-Test (Howitt and Cramer, 2008).

4. Result and Discussion

4.1. Description of Woman Entrepreneurs

Women entrepreneurs are the subject of this research specifically aimed at those who manage the micro-, small-, and medium-scale businesses (Table 2). Based on the criteria of their turnover business, 57.1% of the respondents are women micro-scale entrepreneurs with turnover or sales volume \leq Rp.300 million annually and only two entrepreneurs with medium-scale businesses, which become respondents of this research. Their turnovers range as much as Rp. 3 – 6 billion per year. According to the data provided by Minister of Cooperative & Micro-, Small- and Middle-Scale Businesses (“UMKM”) (2011), out of the 99.99 % of the micro-, small-, and medium-scale businesses are dominated by the micro-scale, which account for 99%.

Table 2. Description Of Business Scale Based On Business Turnover

Business Turnover	Business Scale	Frequency	Percent
\leq 300 million	Micro	24	57.1
300 million – 2,5 billion	Small	16	38.1
2,5 – 50 billion	Medium	2	4.8
Total		42	100.0

Table 3. Description of Business Scale Based on the Number of Employees

Number of Employee	Frequency	Percent
1 - 5 workers	27	64.3
6 – 19 workers	10	23.8
20 – 99 workers	5	11.9
Total	42	100.0

In general, these micro-scale entrepreneurs have 1-5 workers or employees. Based on the criteria of the total number of their employees, the composition of the research respondents can be seen at Table 3. Although the average total number of the workers employed by these business management is small, the level of the manpower absorption provided by the micro-, small-, and middle-scale businesses stands at 97,31 %. (Minister of Cooperative & Micro-, Small- and Medium-Scale Businesses (“UMKM”) (2011).

The businesses performed by the woman entrepreneurs are not far in respect of their life activity and the basic needs of them and their families. The picture of the type of the businesses managed by the woman entrepreneurs is observable at Table 4. According to the results of the research conducted by Ministry of Cooperative & “UMKM” (2006), in relation with the trade, service business, or production,

many of them are engaged in the area of culinary business, such as catering and restaurants, ready-made tailors for Moslem dresses and batik clothes, instead of custom tailors, beauty salons, or trading in daily necessities (shops & minimarkets). Only a small number of them who operate tour and travel service business, education (schools), and furniture production.

Table 4. Description of the Business Based on the Type of Business

Type of Business	Frequency	Percent
Trade	12	28.6
Service	11	26.2
Production	19	45.2
Total	42	100.0

In view of the length of the time in which these woman manage their enterprises, it is distinctly clear that, in general, most of them have had considerably much experience (of 6 – 15 years), accounting for 59,5 % (Table 5). They have turned the critical point of start-up business towards the established phase.

Table 5. Description of Respondents Based on Experience of Managing a Business

Experience	Frequency	Percent
1 – 5 years	11	26.2
6 – 10 years	14	33.3
11 – 15 years	11	26.2
≥ 16 years	6	14.3
Total	42	100.0

It is certainly true that this considerably long experience in business can form much better entrepreneurial characteristic, and thus they will be capable of expanding their businesses. In terms of the levels of their education, 57,1 % woman entrepreneurs have averagely gone through upper secondary school or even lower (Table 6). This condition strengthens the argumentation that their entrepreneurial competencies have been formed through experience instead of education factor.

Table 6. Description of Respondents Based on Education Level

Education Level	Frequency	Percent
Elementary	1	2.4
Junior High School	4	9.5
Senior High School	19	45.2
Diploma	8	19.0
Higher Education	10	23.8
Total	42	100.0

4.2. Description of Entrepreneurial Competencies

Entrepreneurial competency is a characteristic and skill owned by someone for becoming a successful entrepreneur. Entrepreneurial competency that has been developed by Driessen (2005), consisting of entrepreneurial characteristics that consists of need of achievement, need of autonomy, need of power, social orientation, self efficacy, endurance, and risk taking propensity. Regarding the skill that should to be had, it consists of market awareness, creativity, and flexibility.

Table 7. Description of the Components of the Entrepreneurial Competence

Component Competence	Mean	Min	Max
Need of achievement	5.97	4.56	7.00
Need of outonomy	4.90	3.25	6.62

Need of power	4.80	3.22	6.22
Social orientation	5.52	4.00	6.70
Self efficacy	5.47	4.00	6.75
Endurance	5.99	4.33	7.00
Risk taking propensity	3.86	1.00	6.25
Market awareness	5.79	4.00	6.75
Creativity	5.69	4.11	6.89
Flexibility	4.92	2.50	6.17

Table 7 shows the results scores of respective entrepreneurial competency components in the women entrepreneurs of micro-, small-, and medium scales. Based on the component competence, endurance is characteristic that has the highest score followed with need of achievement. On the side, the weakest competency of these women entrepreneurs is risk taking propensity. Viewed from entrepreneurial component skill, market awareness forms a competency belonging to the women entrepreneurs with the highest score.

4.3. Comparison of Entrepreneurial competency in Women entrepreneurs

This analysis is intended to see entrepreneurial competency on women entrepreneurs based on differences several factors that include business scales with criteria of business turnover (sales volume) per year, business scales with criteria of the number of employees, the type of business, experience of business management, and the level of education. The analysis result shows that business type factor and the women entrepreneurs' experience in business management provides no significant differences in their entrepreneurial competency.

In order to analyze these differences, the businesses that have been managed are to be distinguished into two scales which are classified according to the criteria turnover (sales volume) per year. Micro-scale with turnover of \leq Rp 300 million and the combination of small scale and medium scale with turnover of Rp 300 million – Rp 50 billion. Businesses with small and medium scales are combined as they have the relatively equal characteristics.

Table 8. Comparison of Entrepreneurial Competencies Based on Business Scale (Sales Volume)

Component Competence	Mean Rank for Micro Scale (n : 24)	Mean Rank for Small & Medium Scale (n : 18)	Mann-Whitney U	Sign Level (α)
Need of achievement	18,15	25,97	135,5	0,04*
Social orientation	18,19	25,92	135,5	0,04*
Endurance	17,06	27,42	109,5	0,007**
Risk taking propensity	18,00	26,17	132,0	0,03*

*) $\alpha < 0,05$; **) $\alpha < 0,01$

Table 8 exhibits four components of competency that are different between the women entrepreneurs running micro business and those who run small- and medium-scale businesses. Such as component competency includes need of achievement, social orientation, endurance, risk taking propensity ($\alpha < 0,05$) and endurance ($\alpha < 0,01$). These four component competencies form the entrepreneurial characteristics.

The competency component in the form of skill required to conduct entrepreneurial business shows no differences between the two women entrepreneurs groups. In order to operate micro-, small-, and medium-scale businesses market awareness, creativity, flexibility they own are the same.

Table 9. Comparison of Entrepreneurial Competencies Based on the Number of Employees

Component Competence	Mean Rank for Micro Scale (n : 27)	Mean Rank for Small & Medium Scale (n : 15)	Mann-Whitney U	Sign Level (α)
Endurance	18,59	26,73	502,0	0,038*

*) $\alpha < 0,05$

Comparison of entrepreneurial competency is also observed based on the difference of the number of the employees belonging to women entrepreneurs in running their businesses. The micro-scale business group (household) employing 1 – 5 workers, the small- and medium-scale businesses with total number of workers 6 – 99. The results of this research show (Table 9) according to the criteria of the number of employees, women entrepreneurs are different in matter of their competencies in the characteristics of endurance. Other entrepreneurial characteristics and skill are practically the same for running their businesses, even though they have different numbers of employees.

Table 10. Comparison of Entrepreneurial Competencies Based on Education Level

Component Competence	Mean Rank for Elementary School – High School (n : 21)	Mean Rank for Higher Education (n : 21)	Mann-Whitney U	Sign Level (α)
Need of autonomy	25,76	17,24	131,0	0,02*

The level of education is one of which has been used for comparison to see the entrepreneurial competency. The level of education is distinguished according to the respective groups of the women entrepreneurs, with their different educational levels beginning from Elementary to Upper Secondary School, meanwhile the second group is the group of women entrepreneurs who have enjoyed education of higher-school (diploma and graduate). The difference of entrepreneurial competency based on the difference of the level of education lies only on the characteristics of “need of autonomy” (Table 10).

5. Conclusion

Viewed from the description of entrepreneurial competency on all of these women entrepreneurs who are the subjects of the research, it can be noticed that endurance is component that constituting a characteristic that has the highest score followed by need of achievement. Powerful endurance factor has made these women entrepreneurs continue willfully, in spite of setbacks or objections. This factor also urges them to sustain (or to endure without giving way or yielding) and also encourages them to hold on the operation of their businesses under whatever circumstances, and eventually their need of achievement is disposed to become higher.

On the other hand, the weakest competency of the female entrepreneurs is their “risk taking propensity”. Risk taking propensity is a competency of great importance to a successful entrepreneur. Here is the primary weakness or shortcomings in the competency of women entrepreneurs in managing their businesses. The weakness of this competency in confronting uncertainty and readiness to take risks for possibility of suffering from loss. They prefer standing at safe position which is not at detrimental risk of losing money.

The entrepreneurship skill component, market awareness constitute the competency owned by women entrepreneurs with the highest score. These women entrepreneurs have the ability to sympathize with their potential consumption needs. The characteristics of a successful entrepreneur among others are: they have interesting attraction to specific necessities of the target group of certain customers and they

have capability of anticipating any changes at markets based on their awareness of the needs and desires of customers and the activity plan of competitors.

The shortcomings of the women entrepreneurs appearing in the present research, in line with the results of the research conducted by Ministry of Cooperative and Micro-, Small- and Medium-Scale Businesses (“UMKM”) in a number of regions within Indonesia, which found that one of the shortcomings lying in women entrepreneurs is their being not brave enough to take risks. The research performed on Malaysian women entrepreneurs also found that amongst of their weaknesses to succeed in their ventures is risk taking.

Based on the comparison of business scales analysis, entrepreneurial characteristic that cover need of autonomy, need of power, and self efficacy are not different between the two groups of women entrepreneurs. This means that in their operation of micro-, small- and medium-scale businesses, all of these entrepreneurs have the some motives for becoming independent persons. Therefore they choose to be an entrepreneur. Their competencies are equal in controlling of other people and influence their behaviors in order to reach their goals. They also have belief in self-ability and self-confidence that can bring every activity towards successful end.

The component of entrepreneurial competency that should get attention are need of achievement, social orientation, risk taking propensity, and endurance. The difference indicates that the mean rank for the fourth competencies are lower on micro-scale women entrepreneurs group than the mean rank in the group of small and medium enterprises. The difference of endurance characteristic is also found in women entrepreneurs with different numbers of employees. These all four characteristics constitute a competency that is badly needed by entrepreneurs to run and develop their businesses further.

This difference can be a meaningful recommendation to woman micro scale entrepreneurs themselves, as well as to institutions concerned with the development of micro-scale businesses in Indonesia, such as The Ministry of Cooperative and Micro-, Small- and Medium-Scale Businesses (“UMKM”) or Association of Indonesian Business Women (IWAPI). Training of entrepreneurship and business-coaching are form of activity can be done for the improvement of entrepreneurial competency of these women entrepreneurs. The theory and the results of some researchs also show that entrepreneurship education and the supporting program designed exclusively for entrepreneurship will be capable of driving entrepreneurs to start business or to improve business performance.

The entrepreneurship education should be given not before or at the time to start the business phase, and at the same time education of dynamic entrepreneurship to improve dynamics entrepreneurship behavior, provided when the business has operated. The fourth phase and the last type of entrepreneurship education provides a specialization version of adult education, which is designed for improvement of entrepreneurship abilities existence.

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